

BK 1552PG0097

SUBSTITUTION OF TRUSTEE

WHEREAS, Cherie L. Camp executed a deed of trust dated June 18, 2001, in favor of Karen H. Cornell, Esq., Trustee, for the benefit of the owner and holder of a certain indebtedness, Finance America, LLC.

Said deed of trust is of record in Deed of Trust Book 1346 at page 1 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire T. Frank Collins to act as trustee in the place and stead of Karen J. Cornell, Esq., as appointed under said deed of trust, the undersigned do hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said T. Frank Collins as Substitute Trustee in the place and stead of the said Karen H. Cornell, Esq. or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said T. Frank Collins, Substitute Trustee, under said deed of trust to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of trust as though the said T. Frank Collins had been originally appointed as Trustee thereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 6th day of August, 2002.

Ocwen Federal Bank, FSB as attorney in fact for Bank One NA f/k/a The First National Bank of Chicago as Trustee, pursuant to the Power of Attorney attached hereto as Exhibit "C"

ATTEST:

BY:

William Newland
William Newland, ~~Attorney in Fact~~
Director of Loan Resolution

PREPARED BY AND RETURN TO:
T. Frank Collins
Attorney at Law
4915 Interstate 55 North, Ste 100-A
Jackson, MS 39206
(601) 982-5580

STATE MS.-DE SOTO CO.
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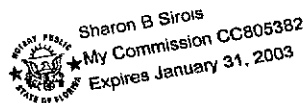
BK 1552 PG 97
W.E. DAVIS CH. CLK.

STATE OF Florida
COUNTY OF Orange

Personally appeared before me, the undersigned authority in and for the said county and state, on this 6th day of August, 2002, within my jurisdiction, the within named William Newland, duly identified before me, who acknowledged that he/she is Director of Loan Resolution Ocwen Federal Bank, FSB, and that for and on behalf of said corporation, and as its act and deed as attorney in fact for Bank One NA f/k/a The First National Bank of Chicago as Trustee and that in said representative capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

Sharon B. Siros
Notary Public

My commission Expires:



(affix official seal here)

POA # 1671

LIMITED POWER OF ATTORNEY

Caroline, VA

Bank One, National Association, f/k/a The First National Bank Of Chicago, as trustee (hereinafter called "Trustee") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

OFB # 729 2071

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Trustee.
4. To do any other act or complete any other document that arises in the normal course of servicing.

Dated: February 8, 2000

**BANK ONE, NATIONAL ASSOCIATION, F/K/A THE
FIRST NATIONAL BANK OF CHICAGO, AS
TRUSTEE**

Witness:

Dawn P. Constantino
Name: Dawn P. Constantino

Steven M. Wagner
Name: Steven M. Wagner
Title: First Vice President

Ronald J. Bruner
Name: Ronald J. Bruner

Prepared & Requested by Daniel Degolyer
of Ocwen Federal Bank at 1665 Palm
Beach Lakes, W. Palm Beach, FL 33401
When Recorded Mail to: OFB
Optima is.com @ 1920 Main St #450,
Irvine, CA 92614

STATE OF ILLINOIS
COUNTY OF COOK

BEFORE ME, Lisa A. Nix, a Notary Public in and for the jurisdiction aforesaid, on this 8th day of February, 2000, personally appeared Steven M. Wagner who resides at One North State Street and who is personally known to me (or sufficiently proven) to be a First Vice President of Bank One, National Association, f/k/a The First National Bank Of Chicago, as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him and he did acknowledge the signing of the foregoing instrument to be his free and voluntary act and deed as a First Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 8th day of February, 2000.

My Commission Expires: May 20, 2002



When Recorded Mail to:
OFB
Optima is.com
1920 Main St #450,
Irvine, CA 92614